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# Car Loan

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With an **IMB** car loan you're already in the driver's seat.

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## The dealing before the wheeling

Do you have your heart set on a new or pre-loved car? Can't wait to make it yours and get behind the wheel? The smartest way would be to secure a car loan that helps you get the best value from the car salesperson.

Please click on the attached link and send a return email to IMB if you do not want to receive further emails about this offer.

**NOTE: YOU MUST DOWNLOAD PDF TO YOUR DESKTOP TO USE INTERACTIVITY**

## IMB Secured Personal Loan<sup>#</sup> for cars puts you in the driver's seat

IMB's car loan has been specially designed for the needs of its loyal customers – which means you not only get great value but also the warm service from the Building Society you know and trust. With an IMB car loan, negotiating the car deal is so much easier because you are fully in control and informed right from the start. Here's how:

### 5 benefits of an IMB car loan

- **Just 10.24% Interest rate p.a. (10.42% pa comparison rate)<sup>°</sup>** – better than your average major bank or car dealer.
- **10-minute phone approval (conditional)<sup>^</sup>** – so you can focus on getting the best price from the dealer.
- **Affordable repayments** – with fixed repayments designed around your budget.
- **Fixed interest rates** – no nasty surprises from any rate changes.
- **Bonus offer** – we'll waive the \$125 application fee when you complete your Loan Application before 23 December 2008.



## Collect a FREE GPS Navigator when you complete your Loan!\*

Every completed loan for \$15,000 or more comes with a FREE GPS Navigator to enhance your driving pleasure.

Don't miss out!

Conditions apply – details overleaf.



Illustrative picture

Call IMB on 133 462 (M-F 8am to 8pm and Saturday 9am to 4pm EST) to discuss your options.

## Interest Rate

Secured Loan min \$2,000, max \$50,000

10.24% Interest rate p.a.

10.42% Comparison rate p.a.

Comparison rate is based on a secured personal loan of \$30,000 over 5 years. Warning: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates. A comparison rate schedule is available from an IMB branch, at [imb.com.au](http://imb.com.au) or by calling 133 462. IMB Ltd ABN 92 087 651 974 AFS License No. 237391

## IMB Privacy Statement

Privacy – From time to time, we will approach you with special offers from IMB or other companies which we think may be of interest to you. If you don't wish to receive these offers, please inform IMB either by telephoning on 133 462, 8am to 8pm, Monday to Friday, or writing to us at PO Box 2077 Wollongong NSW 2500.

## #IMB Terms & Conditions (Lending)

Normal IMB Lending Criteria terms and conditions apply. Fees and charges apply. IMB Car Loans are IMB Secured Personal Loans with the Car as security for the loan. Same day loan approval available on completed Loan Applications received by IMB before 12pm Monday to Friday. ^10 minute 'conditional' phone approval not available on Saturday, Sunday, Public Holidays and Bank Holiday. Approval is conditional and subject to IMB receiving satisfactory documentation.

## IMB Terms & Conditions (GPS Navigator)

1. Offer available on new IMB Secured Personal Loans applied for before 12 January 2009 with a loan to value ratio of \$15,000 or greater. Offer is not available for loans that do not reach full settlement.
2. Offer may be extended or retracted at any time by IMB in its absolute discretion.
3. Offer not available for existing IMB secured personal loans.
4. Full details, terms and conditions of the offer will be provided to customers by IMB.

## 5 ways to drive a hard bargain...

Buying a car is usually our second biggest investment after our home purchase and most of us will do it more than once in our life. So arm yourself with these smart tips to clinch the best deal:

- 1 **Do your homework** – research car values before you go shopping so you are an informed buyer. A copy of the Trading Post or online at [carpoint.com.au](http://carpoint.com.au) are great places to start your research.
- 2 **Get the timing right** – There are two “best times” for getting a good car deal if buying from a dealership: The end of December (due to a lull in store traffic when dealers keen to boost year-end sales records) and between July & October (as older models are sold off quickly to create space for new models).
- 3 **Shop around** – After your research ask car dealers for some written offers (invoice cost) to be sent to you via the fax or email for the car you wish. That way, you can compare prices between several dealers without being pressured by a salesperson.
- 4 **Avoid the scams** – There are many car dealer tricks and scams that could set you back – find out how to avoid them by visiting the website: <http://www.carbuyingtips.com/scams.htm>.
- 5 **Smart financing** – Most people are not aware that shopping around for financing is another way that you can save money. The dealership is not the only place where you can get car financing.

Sources: <http://money.ninemsn.com.au/article.aspx?id=156164>;  
<http://www.motorpoint.com.au/avoid-car-dealer-tricks.asp>;  
<http://www.carbuyingtips.com/buyingnewcar.htm>

**Better preparation makes for better negotiation - call IMB on 133 462 or visit your local IMB Branch today.**